

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Frank J. Trzcinski  
Erika Danielle Trzcinski  
Debtors

Case No. 18-01302-RNO  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5

User: MMchugh  
Form ID: pdf002

Page 1 of 3  
Total Noticed: 91

Date Rcvd: May 09, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 11, 2018.

db/jdb +Frank J. Trzcinski, Erika Danielle Trzcinski, 111 French Coach Road, Milford, PA 18337-5030  
5046974 1st Financial Bank USA, c/o Five Lakes Agency, Inc., P.O. Box 80730, Rochester, MI 48308-0730  
5042185 ACI, 2420 SWEET HOME ROAD, SUITE 150, AMHERST, NY 14228-2244  
5042186 +AFC URGENT CARE NEW BRITAIN, PO BOX 10417, HOLYOKE, MA 01041-2017  
5042188 +ALLEN DANIEL ASSOC, 159 OVERLAND RD STE 406, WALTHAM, MA 02451-1703  
5042189 +ALLTRAN FINANCIAL, PO BOX 610, SAUK RAPIDS, MN 56379-0610  
5042191 +AMERICAN EXPRESS CENTURION BANK, 4315 S. 2700 WEST, SALT LAKE CITY, UT 84148-0001  
5042192 ANJANA PONTHOTA MD, 707 E MAIN STREET, MIDDLETOWN, NY 10940-2650  
5042193 ASSETMAX, PO BOX 190191, SOUTH RICHMOND HILL, NY 11419-0191  
5042194 +AT&T MOBILITY, CORPORATE OFFICE, 1025 LENOX PARK BLVD, ATLANTA, GA 30319-5309  
5042195 ATLANTIC HEALTH SYSTEM, NEWTON MEDICAL CENTER, PO BOX 36458, NEWARK, NJ 07188-6458  
5055899 American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
5042196 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: BANK OF AMERICA, PO BOX 982238, EL PASO, TX 79998-2238)  
5042197 BARCLAYS BANK DE, PO BOX 8803, WILMINGTON, DE 19899-8803  
5042199 +BAYSTATE MEDICAL PRACTICES, 380 PLAINFIELD AVENUE, SPRINGFIELD, MA 01199-0001  
5042200 +BAYSTATE REFERENCE LAB, 759 CHESTNUT STREET, SPRINGFIELD, MA 01199-1001  
5042201 +BEST BUY/CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497  
5042203 BON SECOURS COMMUNITY HOSPITAL, 160 EAST MAIN STREET, PORT JERVIS, NY 12771-2245  
5042202 BON SECOURS COMMUNITY HOSPITAL, PO BOX 742791, ATLANTA, GA 30374-2791  
5042206 +CAPITAL ONE, PO BOX 30285, SALT LAKE CITY, UT 84130-0285  
5042208 +CASTELLO SOLAR LLC, PO BOX 3500, DRAPER, UT 84020-3500  
5042210 CENLAR FED SAVINGS BANK, 425 PHILLIPS BLVD, EWING, NJ 08618-1430  
5042211 +CHASE CARD, PO BOX 15298, WILMINGTON, DE 19850-5298  
5042212 +CHRYSLER CAPITAL, PO BOX 961275, FORT WORTH, TX 76161-0275  
5042213 +CITI, PO BOX 6286, SIOUX FALLS, SD 57117-6286  
5042214 +CITI CARDS/CITIBANK, PO BOX 6241, SIOUX FALLS, SD 57117-6241  
5042215 +COMMUNITY BANK NA, 45-49 COURT STREET, PO BOX 509, CANTON, NY 13617-0509  
5042216 +CRYSTAL RUN HEALTHCARE LLP, 155 CRYSTAL RUN ROAD, MIDDLETOWN, NY 10941-4057  
5050516 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083  
5047553 +Castello Solar I, LLC, 3055 Clearview Way, San Mateo, CA 94402-3709  
5054855 +Community Bank, N.A., PO Box 509, Canton, NY 13617-0509  
5042219 +EILEEN O'SHAUGHNESSY ESQ, MARINOSCI LAW GROUP, 275 WEST NATICK RD STE 500, WARWICK, RI 02886-1161  
5042220 +ERC, PO BOX 57610, JACKSONVILLE, FL 32241-7610  
5042222 FORD MOTOR CREDIT CO, PO BOX 6508, MESA, AZ 85216-6508  
5042223 +GATESTONE & CO INT'L INC, 1000 N WEST STREET, SUITE 1200, WILMINGTON, DE 19801-1058  
5042224 +GM FINANCIAL LEASING, PO BOX 100, WILLIAMSVILLE, NY 14231-0100  
5042226 LABORATORY CORP OF AMERICA, PO BOX 2240, BURLINGTON, NC 27216-2240  
5042227 LCA COLLECTIONS, 2509 NORTH COURT, BETHLEHEM, PA 18017-3929  
5056730 +M&T BANK, PO BOX 1508, BUFFALO, NY 14240-1508  
5042229 +MARK NICHTER PC, 44 SOUTH BROADWAY, WHITE PLAINS, NY 10601-4425  
5042230 MERCANTILE ADJUSTMENT BUREAU, 165 LAWRENCE BELL DRIVE, SUITE 100, WILLIAMSVILLE, NY 14221-7900  
5042231 +MIDDLETON COMM HEALTH CTR, PO BOX 987, MIDDLETOWN, NY 10940-0987  
5042233 +MOUND SOLAR PARTNERSHIP XI, PO BOX 3500, DRAPER, UT 84020-3500  
5047554 +Mound Solar Partnership XI, LLC, 3055 Clearview Way, San Mateo, CA 94402-3709  
5042234 NAUMAN AHMAD MD, 707 E MAIN STREET, MIDDLETOWN, NY 10940-2650  
5042236 +NCB MANAGEMENT SERVICES, PO BOX 1099, LANGHORNE, PA 19047-6099  
5042237 NELLI GLUZMAN MD, 707 E MAIN STREET, MIDDLETOWN, NY 10940-2650  
5042239 +NORTHEAST MEDICAL EQUIPMENT, 1101 MAIN STREET, HONESDALE, PA 18431-1907  
5051739 Navient Solutions, LLC. on behalf of, United Student Aid Funds, Inc., GLHEC and Affiliates, PO BOX 8961, Madison, WI 53708-8961  
5042240 +ORANGE REGIONAL MEDICAL CTR, 707 E MAIN STREET, MIDDLETOWN, NY 10940-2667  
5042241 ORANGE REGIONAL MEDICAL GROUP, 75 CRYSTAL RUN ROAD STE G20, MIDDLETOWN, NY 10941-7014  
5042242 +PEDIATRIC PRACTICES OF NEPA, 1837 FAIR AVENUE, HONESDALE, PA 18431-2197  
5042243 PENNYMAC, PO BOX 514387, LOS ANGELES, CA 90051-4387  
5042246 RADIOLOGY ADVANTAGE NJ, 2 MERIDIAN BLVE 3RD FL, WYOMISSING, PA 19610-3202  
5042247 +RATCHFORD LAW GROUP PC, 409 LACKAWANNA AVE STE 320, SCRANTON, PA 18503-2059  
5042249 SANTANDER CONSUMER USA, ATTN BANKRUPTCY DEPT, PO BOX 560284, DALLAS, TX 75356-0284  
5042250 +SOLAR CITY BILLING DEPT, PO BOX 3500, DRAPER, UT 84020-3500  
5042253 +TDRCS/RAYMOUR & FLANIGAN, 1000 MACARTHUR BLVD, MAHWAH, NJ 07430-2035  
5042254 +TIM POLOSKI CT STATE MARSHAL, 38 RISLEY ROAD, VERNON, CT 06066-5923  
5042255 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
(address filed with court: TOYOTA MOTOR CREDIT, 4 GATEHALL DR STE 350, PARSIPPANY, NJ 07054)  
5042256 +TSAROUIHIS LAW GROUP, 21 S 9TH STREET STE 200, ALLENTOWN, PA 18102-4861  
5042257 WELTMAN WEINBERG & REIS CO, 437 7TH AVE STE 2500, PITTSBURGH, PA 15219-1842

5042258        ++WESTERN MASS CREDIT CORP,    2040 BOSTON RD STE 14,    WILBRAHAM MA 01095-1380  
                   (address filed with court: WESTERN MASS CREDIT CORP,    2040 BOSTON RD STE 14,  
                   WILBRAHAM, MA 01095)  
 5042259        +ZWICKER & ASSOCIATES PC,    3220 TILLMAN DRIVE,    BENSELEM, PA 19020-2028

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

5042184        +E-mail/Text: bankruptcynotice@lfbusa.com May 09 2018 19:17:34    1ST FINANCIAL BANK USA,  
                   363 W ANCHOR DRIVE,    DAKOTA DUNES, SD 57049-5154  
 5042187        E-mail/Text: EBNProcessing@afni.com May 09 2018 19:17:56    AFNI INC,    PO BOX 3517,  
                   BLOOMINGTON, IL 61702-3517  
 5042190        +E-mail/Text: caroline.a@aefcu.com May 09 2018 19:17:18    AMERICAN EAGLE FCU,  
                   417 MAIN STREET,    EAST HARTFORD, CT 06118-1488  
 5042198        +E-mail/Text: pbsbankruptcy@baystatehealth.org May 09 2018 19:17:49    BAYSTATE MEDICAL CENTER,  
                   759 CHESTNUT STREET,    SPRINGFIELD, MA 01199-0001  
 5042204        +E-mail/Text: notices@burt-law.com May 09 2018 19:18:19    BURTON NEIL & ASSOC,  
                   1060 ANDREW DR,    SUITE 170,    WEST CHESTER, PA 19380-5600  
 5042205        E-mail/Text: cms-bk@cms-collect.com May 09 2018 19:17:30    CAPITAL MANAGEMENT SVCS,  
                   698 1/2 S OGDEN STREET,    BUFFALO, NY 14206-2317  
 5042207        +E-mail/Text: mike@carterbusiness.com May 09 2018 19:17:44    CARTER BUSINESS SERVICE,  
                   150A ANDOVER ST STE 12 A,    DANVERS, MA 01923-5315  
 5042209        +E-mail/Text: bankruptcy@cavps.com May 09 2018 19:18:00    CAVALRY,    PO BOX 520,  
                   VALHALLA, NY 10595-0520  
 5059291        +E-mail/Text: bankruptcy@cavps.com May 09 2018 19:18:00    Cavalry SPV I, LLC,  
                   500 Summit Lake Drive, Ste 400,    Valhalla, NY 10595-1340  
 5042217        E-mail/Text: mrdiscren@discover.com May 09 2018 19:17:19    DISCOVER FINANCIAL SERVICES,  
                   PO BOX 15316,    WILMINGTON, DE 19850  
 5042218        E-mail/Text: Bankruptcy.Consumer@dish.com May 09 2018 19:17:45    DISH,    PO BOX 7203,  
                   PASADENA, CA 91109-7303  
 5043510        E-mail/Text: mrdiscren@discover.com May 09 2018 19:17:19    Discover Bank,  
                   Discover Products Inc,    PO Box 3025,    New Albany, OH 43054-3025  
 5042221        E-mail/Text: data\_processing@fin-rec.com May 09 2018 19:17:29    FINANCIAL RECOVERY SERVICES,  
                   PO BOX 385908,    MINNEAPOLIS, MN 55438-5908  
 5042225        E-mail/Text: bnckohlhnsnotices@becket-lee.com May 09 2018 19:17:20    KOHLS/CAPITAL ONE,  
                   PO BOX 3115,    MILWAUKEE, WI 53201-3115  
 5042228        E-mail/Text: camanagement@mtb.com May 09 2018 19:17:31    M & T BANK,    PO BOX 900,  
                   MILLSBORO, DE 19966  
 5042232        E-mail/Text: bankruptcypd@mcmcg.com May 09 2018 19:17:46    MIDLAND CREDIT MANAGEMENT,  
                   PO BOX 13386,    ROANOKE, VA 24033-3386  
 5050928        +E-mail/Text: bankruptcypd@mcmcg.com May 09 2018 19:17:46    Midland Funding, LLC,  
                   Midland Credit Management, Inc.,    as agent for Midland Funding, LLC,    PO Box 2011,  
                   Warren, MI 48090-2011  
 5042235        +E-mail/PDF: pa\_dc\_claims@navient.com May 09 2018 19:22:52    NAVIENT,    PO BOX 9500,  
                   WILKES BARRE, PA 18773-9500  
 5042238        +E-mail/Text: bankruptcy@certifiedcollection.com May 09 2018 19:17:33    NEWTON MEDICAL CENTER,  
                   C/O CERTIFIED CR & COLLECTION BUR,    PO BOX 1750,    WHITEHOUSE STATION, NJ 08889-1750  
 5042244        E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com May 09 2018 19:22:49  
                   PORTFOLIO RECOVERY,    120 CORPORATE BLVD,    NORFOLK, VA 23502-4962  
 5058186        E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com May 09 2018 19:37:15  
                   Portfolio Recovery Associates, LLC,    POB 12914,    Norfolk VA 23541  
 5042556        +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com May 09 2018 19:22:00  
                   PRA Receivables Management, LLC,    PO Box 41021,    Norfolk, VA 23541-1021  
 5042245        E-mail/Text: baninfo@princeparker.com May 09 2018 19:17:29    PRINCE PARKER & ASSOC,  
                   PO BOX 474690,    CHARLOTTE, NC 28247-4690  
 5044563        +E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 09 2018 19:17:35  
                   Pennsylvania Department of Revenue,    Bankruptcy Division PO BOX 280946,  
                   Harrisburg, PA 17128-0946  
 5042248        +E-mail/Text: Supportservices@receivablesperformance.com May 09 2018 19:18:15  
                   RECEIVABLE PERFORMANCE MGT,    20816 44TH AVE W,    LYNNWOOD, WA 98036-7744  
 5042251        +E-mail/PDF: gecsedri@recoverycorp.com May 09 2018 19:22:47    SYNCB/AMAZON,    PO BOX 965015,  
                   ORLANDO, FL 32896-5015  
 5042252        E-mail/PDF: gecsedri@recoverycorp.com May 09 2018 19:22:22    SYNCRONY BANK,  
                   ATTN BANKRUPTCY DEPT,    PO BOX 965060,    ORLANDO, FL 32896-5060

TOTAL: 27

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\*            +PRA Receivables Management, LLC,    PO Box 41021,    Norfolk, VA 23541-1021  
 5059292\*        +Cavalry SPV I, LLC,    500 Summit Lake Drive, Ste 400,    Valhalla, NY 10595-1340  
 5059293\*        +Cavalry SPV I, LLC,    500 Summit Lake Drive, Ste 400,    Valhalla, NY 10595-1340  
 5059294\*        +Cavalry SPV I, LLC,    500 Summit Lake Drive, Ste 400,    Valhalla, NY 10595-1340

TOTALS: 0, \* 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.R.2002(g)(4).

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 11, 2018

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 9, 2018 at the address(es) listed below:

Charles J DeHart, III (Trustee) dehartstaff@pamdl3trustee.com, TWecf@pamdl3trustee.com  
James Warmbrodt on behalf of Creditor PENNYMAC LOAN SERVICES, LLC bkgroup@kmllawgroup.com  
United States Trustee ustpregion03.ha.ecf@usdoj.gov  
Vincent Rubino on behalf of Debtor 2 Erika Danielle Trzcinski epotito@newmanwilliams.com;lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;bsmale@newmanwilliams.com;eapotito@hotmail.com;lbeaton@newmanwilliams.com  
Vincent Rubino on behalf of Debtor 1 Frank J. Trzcinski epotito@newmanwilliams.com;lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;bsmale@newmanwilliams.com;eapotito@hotmail.com;lbeaton@newmanwilliams.com

TOTAL: 5

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE: <b>FRANK J. TRZCINSKI, AKA FRANK JOHN TRZCINSKI, AKA FRANK TRZCINSKI, AND ERIKA DANIELLE TRZCINSKI, AKA ERIKA D. TRZCINSKI, AKA ERIKA TRZCINSKI, Debtor</b>	CHAPTER 13  CASE NO.  <input checked="" type="checkbox"/> ORIGINAL PLAN <input type="checkbox"/> AMENDED PLAN (Indicate 1 <sup>st</sup> , 2 <sup>nd</sup> , 3 <sup>rd</sup> , etc.) <input type="checkbox"/> Number of Motions to Avoid Liens <input type="checkbox"/> Number of Motions to Value Collateral
-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

**CHAPTER 13 PLAN**

**NOTICES**

Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked or if neither box is checked, the provision will be ineffective if set out later in the plan.

1	The plan contains nonstandard provisions, set out in § 9, which are not included in the standard plan as approved by the U.S. Bankruptcy Court for the Middle District of Pennsylvania.	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not Included
2	The plan contains a limit on the amount of a secured claim, set out in § 2.E, which may result in a partial payment or no payment at all to the secured creditor.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
3	The plan avoids a judicial lien or nonpossessory, nonpurchase-money security interest, set out in § 2.G.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included

**YOUR RIGHTS WILL BE AFFECTED**

READ THIS PLAN CAREFULLY. If you oppose any provision of this plan, you must file a timely written objection. This plan may be confirmed and become binding on you without further notice or hearing unless a written objection is filed before the deadline stated on the Notice issued in connection with the filing of the plan.

**1. PLAN FUNDING AND LENGTH OF PLAN.**

**A. Plan Payments From Future Income**

1. To date, the Debtor paid **\$ 0.00** (enter \$0 if no payments have been made to the Trustee to date). Debtor shall pay to the Trustee for the remaining term of the plan the following payments. If applicable, in addition to monthly plan payments, Debtor shall make conduit payments through the Trustee as set forth below. The total base plan is **\$29,040.00**, plus other payments and property stated in § 1B below:

Start mm/yyyy	End mm/yyyy	Plan Payment	Estimated Conduit Payment	Total Monthly Payment	Total Payment Over Plan Tier
04/2018	03/2023	\$484.00	N/A	\$484.00	\$29,040
				Total Payments:	\$29,040

2. If the plan provides for conduit mortgage payments, and the mortgagee notifies the Trustee that a different payment is due, the Trustee shall notify the Debtor and any attorney for the Debtor, in writing, to adjust the conduit payments and the plan funding. Debtor must pay all post-petition mortgage payments that come due before the initiation of conduit mortgage payments.

3. Debtor shall ensure that any wage attachments are adjusted when necessary to conform to the terms of the plan.

4. CHECK ONE: (  ) Debtor is at or under median income. *If this line is checked, the rest of § 1.A.4 need not be completed or reproduced.*

(  ) Debtor is over median income. Debtor calculates that a minimum of \$ 0 must be paid to unsecured, non-priority creditors in order to comply with the Means Test.

#### **B. Additional Plan Funding From Liquidation of Assets/Other**

1. The Debtor estimates that the liquidation value of this estate is \$ 0. (Liquidation value is calculated as the value of all non-exempt assets after the deduction of valid liens and encumbrances and before the deduction of Trustee fees and priority claims.)

*Check one of the following two lines.*

X No assets will be liquidated. *If this line is checked, the rest of § 1.B need not be completed or reproduced.*

       Certain assets will be liquidated as follows:

2. In addition to the above specified plan payments, Debtor shall dedicate to the plan proceeds in the estimated amount of \$ \_\_\_\_\_ from the sale of property known and designated as \_\_\_\_\_. All sales shall be completed by \_\_\_\_\_, 20 \_\_\_\_\_. If the property does not sell by the date specified, then the disposition of the property shall be as follows: \_\_\_\_\_.

3. Other payments from any source(s) (describe specifically) shall be paid to the Trustee as follows: \_\_\_\_\_

## 2. SECURED CLAIMS.

### A. Pre-Confirmation Distributions. *Check one.*

None. *If "None" is checked, the rest of § 2.A need not be completed or reproduced.*

Adequate protection and conduit payments in the following amounts will be paid by the Debtor to the Trustee. The Trustee will disburse these payments for which a proof of claim has been filed as soon as practicable after receipt of said payments from the Debtor.

Name of Creditor	Last Four Digits of Account Number	Estimated Monthly Payment

1. The Trustee will not make a partial payment. If the Debtor makes a partial plan payment, or if it is not paid on time and the Trustee is unable to pay timely a payment due on a claim in this section, the Debtor's cure of this default must include any applicable late charges.
2. If a mortgagee files a notice pursuant to Bankr. Rule 3002.1(b), the change in the conduit payment to the Trustee will not require modification of this plan.

### B. Mortgages (Including Claims Secured by Debtor's Principal Residence) and Other Direct Payments by Debtor. *Check one.*

None. *If "None" is checked, the rest of § 2.B need not be completed or reproduced.*

Payments will be made by the Debtor directly to the creditor according to the original contract terms, and without modification of those terms unless otherwise agreed to by the contracting parties. All liens survive the plan if not avoided or paid in full under the plan.

Name of Creditor	Description of Collateral	Last Four Digits of Account Number
PennyMac	1 <sup>st</sup> mortgage on 111 French Coach Road, Milford, PA 18337	9604
Chrysler Capital	Auto loan on 2017 Hyundai Ioniq SEL	3614
Santander Bank	Auto loan on 2013 Chevrolet Volt	5341

**C. Arrears, including, but not limited to, claims secured by Debtor's principal residence.**  
*Check one.*

X None. *If "None" is checked, the rest of § 2.C need not be completed or reproduced.*

— The Trustee shall distribute to each creditor set forth below the amount of arrearages in the allowed proof of claim. If post-petition arrears are not itemized in an allowed claim, they shall be paid in the amount stated below. Unless otherwise ordered, if relief from the automatic stay is granted as to any collateral listed in this section, all payments to the creditor as to that collateral shall cease, and the claim will no longer be provided for under § 1322(b)(5) of the Bankruptcy Code:

Name of Creditor	Description of Collateral	Estimated Pre-petition Arrears to be Cured	Estimated Post-petition Arrears to be Cured	Estimated Total to be paid in plan

**D. Other secured claims (conduit payments, claims for which a § 506 valuation is not applicable, etc.)**

X None. *If "None" is checked, the rest of § 2.D need not be completed or reproduced.*

— The claims below are secured claims for which a § 506 valuation is not applicable, and can include: (1) claims that were either (a) incurred within 910 days of the petition date and secured by a purchase money security interest in a motor vehicle acquired for the personal use of the Debtor, or (b) incurred within 1 year of the petition date and secured by a purchase money security interest in any other thing of value; (2) conduit payments; or (3) secured claims not provided for elsewhere.

1. The allowed secured claims listed below shall be paid in full and their liens retained until completion of payments under the plan.
2. In addition to payment of the allowed secured claim, present value interest pursuant to 11 U.S.C. §1325(a)(5)(B)(ii) will be paid at the rate and in the amount listed below. If the claimant included a different interest rate or amount for present value interest in its proof of claim, the court will determine the present value interest rate and amount at the confirmation hearing.
3. Unless otherwise ordered, if the claimant notifies the Trustee that the claim was paid, payments on the claim shall cease.

Name of Creditor	Description of Collateral	Principal Balance of Claim	Interest Rate	Total to be Paid in Plan

**E. Secured claims for which a § 506 valuation is applicable. Check one.**

None. *If “None” is checked, the rest of § 2.E need not be completed or reproduced.*

Claims listed in the subsection are debts secured by property not described in § 2.D of this plan. These claims will be paid in the plan according to modified terms, and liens retained until entry of discharge. The excess of the creditor’s claim will be treated as an unsecured claim. Any claim listed as “\$0.00” or “NO VALUE” in the “Modified Principal Balance” column below will be treated as an unsecured claim. The liens will be avoided or limited through the plan or Debtor will file an adversary action (select method in last column). To the extent not already determined, the amount, extent or validity of the allowed secured claim for each claim listed below will be determined by the court at the confirmation hearing. Unless otherwise ordered, if the claimant notifies the Trustee that the claim was paid, payments on the claim shall cease.

Name of Creditor	Description of Collateral	Modified Principal Balance	Interest Rate	Total Payment	Plan or Adversary Action

**F. Surrender of Collateral. Check one.**

None. *If “None” is checked, the rest of § 2.F need not be completed or reproduced.*

The Debtor elects to surrender to each creditor listed below the collateral that secures the creditor’s claim. The Debtor requests that upon confirmation of this plan the stay under 11 U.S.C. §362(a) be terminated as to the collateral only and that the stay under §1301 be terminated in all respects. Any allowed unsecured claim resulting from the disposition of the collateral will be treated in Part 4 below..

Name of Creditor	Description of Collateral to be Surrendered

**G. Lien Avoidance. Do not use for mortgages or for statutory liens, such as tax liens. Check one.**

None. *If “None” is checked, the rest of § 2.G need not be completed or reproduced.*

— The Debtor moves to avoid the following judicial and/or nonpossessory, non-purchase money liens of the following creditors pursuant to § 522(f) (this § should not be used for statutory or consensual liens such as mortgages).

The name of the holder of the lien.		
A description of the lien. For a judicial lien, include court and docket number.		
A description of the liened property.		
The value of the liened property.		
The sum of senior liens.		
The value of any exemption claimed.		
The amount of the lien.		
The amount of lien avoided.		

### 3. PRIORITY CLAIMS.

#### A. Administrative Claims

1. Trustee's Fees. Percentage fees payable to the Trustee will be paid at the rate fixed by the United States Trustee.
2. Attorney's fees. Complete only one of the following options:
  - a. In addition to the retainer of \$ 0 already paid by the Debtor, the amount of \$4,000 in the plan. This represents the unpaid balance of the presumptively reasonable fee specified in L.B.R. 2016-2(c); or
  - b. \$ \_\_\_\_\_ per hour, with the hourly rate to be adjusted in accordance with the terms of the written fee agreement between the Debtor and the attorney. Payment of such lodestar compensation shall require a separate fee application with the compensation approved by the Court pursuant to L.B.R. 2016-2(b).
3. Other. Other administrative claims not included in §§ 3.A.1 or 3.A.2 above.  
*Check one of the following two lines.*

X None. *If "None" is checked, the rest of § 3.A.3 need not be completed or reproduced.*

— The following administrative claims will be paid in full.

Name of Creditor	Estimated Total Payment

#### B. Priority Claims (including, but not limited to, Domestic Support Obligations other than those treated in § 3.C below). *Check one of the following two lines.*

X None. *If "None" is checked, the rest of § 3.B need not be completed or reproduced.*

Allowed unsecured claims, including domestic support obligations, entitled to priority under § 1322(a) will be paid in full unless modified under § 10.

Name of Creditor	Estimated Total Payment

**C. Domestic Support Obligations assigned to or owed to a governmental unit under 11 U.S.C. §507(a)(1)(B).** *Check one of the following two lines.*

None. *If "None" is checked, the rest of § 3.C need not be completed or reproduced.*

The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim. *This plan provision requires that payments in § 1.A. be for a term of 60 months (see 11 U.S.C. §1322(a)(4)).*

Name of Creditor	Estimated Total Payment
Tim Poloski, Connecticut State Marshal – Motor Vehicle Taxes	\$1,648.80

**4. UNSECURED CLAIMS**

**A. Claims of Unsecured Nonpriority Creditors Specially Classified.** *Check one of the following two lines.*

None. *If "None" is checked, the rest of § 4.A need not be completed or reproduced.*

To the extent that funds are available, the allowed amount of the following unsecured claims, such as co-signed unsecured debts, will be paid before other, unclassified, unsecured claims. The claim shall be paid interest at the rate stated below. If no rate is stated, the interest rate set forth in the proof of claim shall apply.

Name of Creditor	Reason for Special Classification	Estimated Amount of Claim	Interest Rate	Estimated Total Payment

**B. Remaining allowed unsecured claims will receive a pro-rata distribution of funds remaining after payment of other classes.**

**5. EXECUTORY CONTRACTS AND UNEXPIRED LEASES.** *Check one of the following two lines.*

None. *If "None" is checked, the rest of § 5 need not be completed or reproduced.*

— The following contracts and leases are assumed (and arrears in the allowed claim to be cured in the plan) or rejected:

Name of Creditor	Description of Contract or Lease	Monthly Payment	Interest Rate	Estimated Arrears	Total Plan Payment	Assume or Reject

## 6. VESTING OF PROPERTY OF THE ESTATE.

**Property of the estate will vest in the Debtor upon**

*Check the applicable line:*

plan confirmation.  
 entry of discharge.  
 closing of case:

## 7. DISCHARGE: (Check one)

(X) The debtor will seek a discharge pursuant to § 1328(a).  
( ) The debtor is not eligible for a discharge because the debtor has previously received a discharge described in § 1328(f).

## 8. ORDER OF DISTRIBUTION:

If a pre-petition creditor files a secured, priority or specially classified claim after the bar date, the Trustee will treat the claim as allowed, subject to objection by the Debtor.

Payments from the plan will be made by the Trustee in the following order:

Level 1	Adequate protection payments	\$ -0-	
Level 2	Debtor's attorney's fees.	\$ 4,000	
Level 3	Domestic Support Obligations	\$ -0-	
Level 4	Priority claims, pro rata	\$ 1,648.80	
Level 5	Secured claims, pro rata	\$ -0-	
Level 6	Specially classified unsecured claims	\$ -0-	
Level 7	General unsecured claims	\$20,751.20	
Level 8	Untimely filed unsecured claims to which the debtor(s) has/have not objected.	\$ -0-	
	Subtotal		\$26,400.00
	Trustee Commission (Estimated at 8%)	\$ 2,640.00	
	Total		\$29,040.00

*If the above Levels are filled in, the rest of § 9 need not be completed or reproduced.* If the above Levels are not filled-in, then the order of distribution of plan payments will be determined by the Trustee using the following as a guide:

- Level 1: Adequate protection payments.
- Level 2: Debtor's attorney's fees.
- Level 3: Domestic Support Obligations.
- Level 4: Priority claims, pro rata.
- Level 5: Secured claims, pro rata.
- Level 6: Specially classified unsecured claims.
- Level 7: Timely filed general unsecured claims.
- Level 8: Untimely filed general unsecured claims to which the Debtor has not objected.

## **9. NONSTANDARD PLAN PROVISIONS**

**Include the additional provisions below or on an attachment. Any nonstandard provision placed elsewhere in the plan is void. (NOTE: The plan and any attachment must be filed as one document, not as a plan and exhibit.)**

- A.** This Chapter 13 Plan ("this Plan") provides a distribution chart in Section 8 above that provides estimated distributions to classes of creditors and the estimated Trustee commission rate utilized in the calculations, in addition to all information indicated by the Model Plan.

Dated: 3/28/18

/s/ Vincent Rubino, Esq.

Vincent Rubino, Esquire, Attorney for Debtor

/s/ Frank J. Trzcinski

**FRANK J. TRZCINSKI**, Debtor

/s/ Ericka Danielle Trzcinski

**ERICKA DANIELLE TRZCINSKI**, Joint Debtor

By filing this document, the debtor, if not represented by an attorney, or the Attorney for Debtor also certifies that this plan contains no nonstandard provisions other than those set out in § 9.